

## ABSTRACT OF THE DISCLOSURE

A means to access the Internet, World Wide Web and other financial institutions and databases via use of an Automated Teller Machine (ATM) or Point-of-Sale (POS) terminal, and the terminal's keypads, menu keys, video screen, video cameras, data transmission lines, and other means. Electronic software programming is configured to facilitate access to these databases via the terminal by means of input supplied by an operator to the various listed input devices, such as the keypads, menu keys, and video cameras. Output from the databases is supplied by the terminal video screen or paper printer. Such data accessed by the operator via the terminal may comprise sports scores, weather, stock quotes, travel directions, flight schedules, email access, real-time communication with another remote operator, song selection, Internet access, financial services, movie and show listings and show times. Email messages may be sent and received at the terminal site and reviewed via the terminal screen, and entered and transmitted by the operator via use of the terminal keypad. Email messages, and other legal documents such as cashier's checks, traveler's checks, data from existing databases, lottery or raffle tickets, food stamps, coupons, movie or show tickets can be printed from the paper printer. A video camera, either a pre-existing security camera or additional camera, may be used to transmit images from the site of the terminal to another remote site. These value-added services can be charged to the operator on the account represented by the credit card, debit card, ATM card or special access card inserted by the operator in the terminal card reader.